

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christopher L Gatling, Sr  
Dawn Michele Gatling  
Debtors

Case No. 19-00510-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 309I

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db/jdb +Christopher L Gatling, Sr, Dawn Michele Gatling, 7958 Erinvale Ln,  
Seven Valleys, PA 17360-7700  
5159136 +BROCH HIVELY, 125 N GEORGE ST, York, PA 17401-1101  
5159138 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
St Louis, MO 63179-0034  
5159133 Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001  
5159142 +EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008  
5159143 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096  
5159144 Fox and Fox Attorneys, 425 Swede Street, Suite 706, Norristown, PA 19401  
5159132 Internal Revenue Service, Andover, MA 01810-9041  
5159146 +Johns Hopkins, PO Box 417714, Boston, MA 02241-7714  
5159147 Johns Hopkins, PO Box 64896, Baltimore, MD 21264-4896  
5159150 +Lando Resorts, 2626 E. Oakland Park Blvd., Fort Lauderdale, FL 33306-1668  
5159151 +Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904  
5159154 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
5159158 +RoundPoint Mortgage Servicing Corp, Attn: Bankruptcy, Po Box 19409,  
Charlotte, NC 28219-9409  
5159159 +SECU, Attn: Bankruptcy, Po Box 23896, Baltimore, MD 21203-5896  
5159160 +SECU of Maryland, Attn: Bankruptcy, Po Box 23896, Baltimore, MD 21203-5896  
5159161 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
5159162 +Transunion Retirement, 4333 Edgewood, Cedar Rapids, IA 52499-3830  
5159164 +Vacation Village, 2975 Arabian Nights Blvd, Kissimmee, FL 34747-4551  
5159165 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
5159166 +Wellspan Health, 1001 S. George Street, York, PA 17403-3676  
5159167 +Whte Rse Fin, 1601 S George St, York, PA 17403-4507  
5159168 +Yk Cr Bureau, 33 S Duke St, York, PA 17401-1401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dmcutaia@gmail.com Feb 08 2019 19:15:41 Dawn Marie Cutaia,  
Pugh and Cutaia, PLLC, 115 E. Philadelphia Street, York, PA 17401  
tr +E-mail/Text: dehartstaff@pamdl3trustee.com Feb 08 2019 19:16:37  
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625  
ust +E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Feb 08 2019 19:16:31 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
5159135 +EDI: PHINAMERI.COM Feb 09 2019 00:18:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
Po Box 183853, Arlington, TX 76096-3853  
5159137 +EDI: CAPITALONE.COM Feb 09 2019 00:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
5159139 +EDI: WFNNB.COM Feb 09 2019 00:18:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus, OH 43218-2125  
5159140 +EDI: WFNNB.COM Feb 09 2019 00:18:00 Comenity Bkl/Uulta, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus, OH 43218-2125  
5159141 +EDI: RCSFNBMARIN.COM Feb 09 2019 00:18:00 Credit One Bank, Attn: Bankruptcy,  
Po Box 98873, Las Vegas, NV 89193-8873  
5159145 +E-mail/Text: mstover@gercls.com Feb 08 2019 19:16:42 Great Eastern Resort, PO Box 6006,  
Charlottesville, VA 22906-6006  
5159148 E-mail/Text: Collectbknnotices@jhfcu.org Feb 08 2019 19:16:42  
Johns Hopkins Federal Credit Union, Attn: Bankruptcy, 2027 East Monument Street,  
Baltimore, MD 21205  
5159149 +EDI: CBSKOHLS.COM Feb 09 2019 00:18:00 Kohls/Capital One, Kohls Credit, Po Box 3120,  
Milwaukee, WI 53201-3120  
5159149 +E-mail/Text: bncnotices@becket-lee.com Feb 08 2019 19:16:22 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
5159152 +EDI: MERRICKBANK.COM Feb 09 2019 00:18:00 Merrick Bank/CardWorks, Attn: Bankruptcy,  
Po Box 9201, Old Bethpage, NY 11804-9001  
5159153 +E-mail/Text: Bankruptcies@nragroup.com Feb 08 2019 19:16:44 National Recovery Agency,  
Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015  
5159155 +E-mail/Text: bnc@nordstrom.com Feb 08 2019 19:16:25 Nordstrom FSB, Attn: Bankruptcy,  
Po Box 6555, Englewood, CO 80155-6555  
5159156 +EDI: AGFINANCE.COM Feb 09 2019 00:18:00 OneMain Financial, Attn: Bankruptcy,  
601 Nw 2nd Street, Evansville, IN 47708-1013  
5159567 +EDI: PRA.COM Feb 09 2019 00:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5159157 +E-mail/Text: Supportservices@receivablesperformance.com Feb 08 2019 19:16:41  
Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548  
5159163 +E-mail/Text: bankruptcydepartment@tsico.com Feb 08 2019 19:16:39 Transworld System Inc,  
Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618  
5159134 +E-mail/Text: kcm@yatb.com Feb 08 2019 19:15:45 York Adams Tax Bureau, PO BOX 15627,  
York, PA 17405-0156

TOTAL: 20

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

cr\* \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Dawn Marie Cutaia on behalf of Debtor 2 Dawn Michele Gatling dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com  
Dawn Marie Cutaia on behalf of Debtor 1 Christopher L Gatling, Sr dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Christopher L Gatling Sr**  
 First Name Middle Name Last Name  
 Debtor 2 **Dawn Michele Gatling**  
 (Spouse, if filing) First Name Middle Name Last Name  
 United States Bankruptcy Court **Middle District of Pennsylvania**  
 Case number: **1:19-bk-00510-RNO**

Social Security number or ITIN **xxx-xx-2397**EIN **-----**Social Security number or ITIN **xxx-xx-5926**EIN **-----**Date case filed for chapter **13 February 5, 2019****Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Christopher L Gatling Sr	Dawn Michele Gatling
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7958 Erinvale Ln Seven Valleys, PA 17360	7958 Erinvale Ln Seven Valleys, PA 17360
<b>4. Debtor's attorney</b> Name and address	Dawn Marie Cutaia Pugh and Cutaia, PLLC 115 E. Philadelphia Street York, PA 17401	Contact phone 717-304-1841 Email: <a href="mailto:dmcutaia@gmail.com">dmcutaia@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: <a href="mailto:dehartstaff@pamd13trustee.com">dehartstaff@pamd13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: February 8, 2019

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 21, 2019 at 11:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	<b>Location:</b> <b>Ronald Reagan Federal Building, Trustee</b> <b>Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: May 20, 2019</b>
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: April 16, 2019</b>
<b>Deadline for governmental units to file a proof of claim:</b>		
 <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	